

EXHIBIT

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OFFICIAL RECORD

FEDERAL BUREAU OF INVESTIGATION

Date of entry 03/20/2014

KAREN CHON, date of birth (DOB) [REDACTED] 1980, was interviewed in accordance with a proffer agreement at the US Attorney's Office in Newark, NJ. Also present during this interview was AUSA Paul Murphy and CHON's attorney Matthew Jeon. The interview was conducted in Korean. SA Nathan Kim provided interpretation. After being advised of the identity of the interviewing Agents and the nature of the interview, CHON provided the following information:

MICHAEL KIM, a customer of BANKASIANA, is a mortgage broker/loan shark who brings clients to BANKASIANA to get Small Business Administration (SBA) loans. KIM is connected with JAMES RYU. CHON was responsible for resolving Non-Sufficient Fund (NSF) problems with accounts at BANKASIANA.

KIM had several accounts at BANKASIANA for his nail salon. RYU would often allow KIM to overdraw his accounts and continue issuing large checks.

CHON knew that RYU would approve that the checks clear rather than be returned as NSF because KIM would call the bank and specifically ask for RYU. RYU would then give CHON verbal approval to allow the checks to clear. It was common knowledge among bank employees that KIM had personally loaned money to RYU.

RYU opened a Korean fast food restaurant in Fort Lee, NJ and a hair salon in Edgewater, NJ. These businesses both lost money and had to close approximately two years ago.

HONG SIK HUH (ph), the CEO of BANKASIANA, asked IRENE LEE to take out a personal employee loan from BANKASIANA and loan that money to RYU. LEE refused to take out the loan. The personal loan had a maximum of \$25,000 and RYU had already maxed-out his loan.

Approximately three years ago CHON found out that RYU needed money. Around this same time CHON started taking money out of the CD accounts. It was CHON's idea to take money out of the CD accounts. The first time RYU asked CHON to steal for him was around the same time he asked her for a personal loan. CHON told RYU about her scheme. RYU told her to get him some money and he would pay it back. RYU assured CHON that he would repay

Investigation on 02/11/2014 at Newark, New Jersey, United States (In Person)

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by Joel E. DeCapua, KIM NATHAN D

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her soon. RYU knew that the only way she could get him money was via illegal means. RYU and CHON both intended to pay the money back. RYU never gave CHON any money back.

CHON estimates that she gave cash to RYU about 10-15 times over a 2-year period. RYU would call her on the office phone and tell her how much she needed. CHON's telephone number that RYU called her on was 646-265-8830. RYU's cell phone that he used to call was 213-700-2828.

CHON would make the changes in the CD accounts, take the cash out of the vault, and then send it to him in an interoffice envelope. Sometimes CHON gave RYU the cash in person. The last time she gave RYU cash was the Spring of 2013. Each time she sent cash it was in \$100 bills in an amount between \$20,000 and \$50,000. CHON estimates she gave between \$600,000 to \$700,000 to RYU. CHON does not know what RYU did with the cash.

RYU never gave CHON anything in exchange for the cash. RYU was "good to her" as a boss. CHON does not know why she stole money and gave it to RYU. She thought that if she helped RYU borrow money from the bank, it would benefit her because he was her supervisor.

On the day prior to the FBI coming to speak to CHON, she met with RYU at the Englewood Diner. CHON told RYU she was in trouble and demanded what he would do about it. RYU told her there was nothing for the bank to discover involving him. The day prior to this meeting, RYU called CHON to ask how everything was going. The next day she called RYU on his cell and set up a meeting because she did not want to talk over the phone. CHON told RYU that she was going to tell the truth to investigators. She asked RYU what was going to happen to her and he gave her advice.

CHON said she lied to the FBI agents when they initially approached her because she was going through emotional distress. CHON said that after meeting with RYU, she was not confident she could prove that she was giving the cash to RYU. Also, CHON said she was afraid of RYU. RYU did not tell her to lie to the agents.

CHON describes RYU as having a strange personality. Other employees have seen him yelling and smashing things.

CHON visited the Cayman Islands on a family trip with her husband and child. No bank accounts were opened up and no money was taken to the bank.

CHON does not know if anyone else was taking money out of the bank accounts. When CHON heard that \$1.6 mm was missing, she thought it was unbelievable. CHON said that the loss amount seems inflated. There were lots of ways to override internal controls at the bank. Employees would

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sometimes use each other's passwords to change customer accounts. CHON had her username and password written on a note at her desk so employees could use it as an override.

AARON PARK was an intern at BANKASIANA for approximately 1.5 years.

TAE KYU SOH was the Fort Lee BANKASIANA branch manager. SOH told employees that there had been problems in the past within the bank due to CD to CD transfers. CHON said that because of this, other bank employees could figure out her scheme. SOH was responsible for working with brokers to close SBA loans. MICHAEL KIM, the loan broker mentioned previously, brought SOH a lot of SBA customers. On one occasion, CHON saw PAUL KIM come to the branch and give SOH an envelope. CHON does not know what was in the envelope.

K.I. KIM, a BANKASIANA customer, told CHON that the SBA customers all pay kickbacks to the bank to get them SBA loans.

CHON's scheme involved entering a "partial withdrawal" in a CD account and then a "cash out" at the vault. A partial withdrawal is normally not allowed, but VIP clients are allowed a one-time partial withdraw.

The missing cash never raised any alarms at the bank.

CHON did not keep track of the CD accounts she was stealing from. There were only 4-5 accounts that she was stealing money from and she could easily look in the bank's computer system to keep track.

CHON has a personal account at Chase Bank and a savings account at Shinhan Bank. CHON's husband is TAE JUNG KIM and he also has an account at CHASE. KIM has a \$160,000 SBA loan and a business checking account at Noah Bank. KIM owns Cafe Clair in Montclair and UB's Pizza and Bagel.

No bank ever made CHON file a CTR report for depositing cash.

CHON agreed to make consensual recordings of RYU. CHON signed a FD-472 which is included in a 1A referencing this serial.

